

Insurance Producer

No experience? No problem!

We'll set you up for success on day one.

Insurance Producers are independent contractors and not employees of Horace Mann.



What we're looking for

- A passion for helping educators achieve financial success
- Strong people skills and confidence presenting to individuals or groups
- Self-motivation and the aspiration to build your own business
- Ability to obtain (or currently hold) Life & Health and Property & Casualty licenses

Compensation & benefits

- **Sign-on bonus**
- **Uncapped earnings potential**
- **Incentives & bonus opportunities** that reward your hard work
- **Flexible work environment** — in the field, in an office or a blend of both

Support to help you succeed

- You'll be paired with a **mentor agent** who guides you from day one
- Ongoing training, tools and support to help you grow your business
- A proven marketing system designed to help you reach your earning potential

Are you ready to join the Horace Mann team?

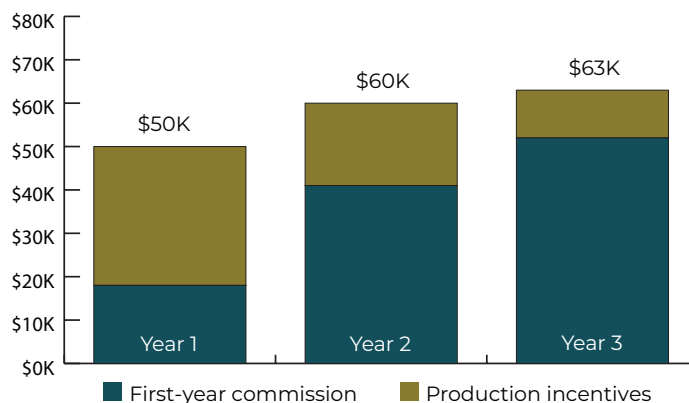
LET'S GO!



On average, the compensation when selling one household (two autos, one home and two life policies) is \$2,931.

	Year 1	Year 2	Year 3
New Business			
P&C	15%	15%	15%
Term Life	78%	78%	78%
Whole Life	93%	93%	93%

Estimated revenue - with volume estimate



Assumptions based on 10 appointments per week, 84%/16% P&C/ Life product mix, close ratio of 19% P&C and 35% Life. Yr 1 - 10 units sold per month, Yr 2 - 11 units sold per month, Yr 3 - 13 units sold per month. Based on national average premium product rates, some states will be higher, some will be lower.